California Pollution Control Financing Authority



What is CPCFA?



The California Pollution
Control Financing
Authority promotes
economic & environmental
sustainability through its
four program areas:

- pollution control financing
- the reutilization of brownfields
- •building sustainable communities, and
- •small business financing

Tax-exempt Bond Financing Program



CPCFA issues tax-exempt bonds to Finance projects that abate, eliminate, prevent and control pollution or solid waste disposal.



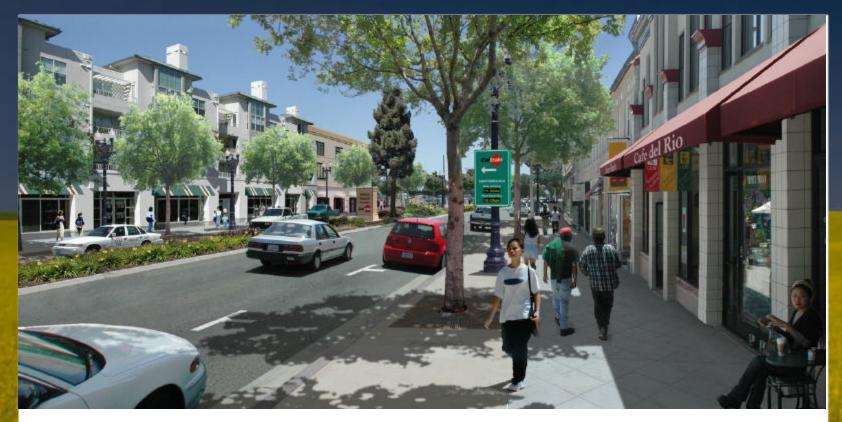
- •Curbside collection facilities
- Composting facilities
- •Transfer stations
- •Waste-to-energy facilities
- •Qualified solid waste control

- •Recycling facilities
- •Materials recovery facilities
- •Landfills
- •Qualified air/water pollution control projects
- •Hazardous waste disposal projects















With its California Recycle Underutilized Sites Program, CalReUSE, assistance is provided for the reuse and redevelopment of underutilized properties with real or perceived contamination issues (brownfields).

Through its California
Capital Access Program,
CalCAP, CPCFA offers a
means by which qualifying
small businesses can gain
access to the capital
market.





Bridging the gap for small business CalCAP assists small businesses in obtaining loans through lending institutions.

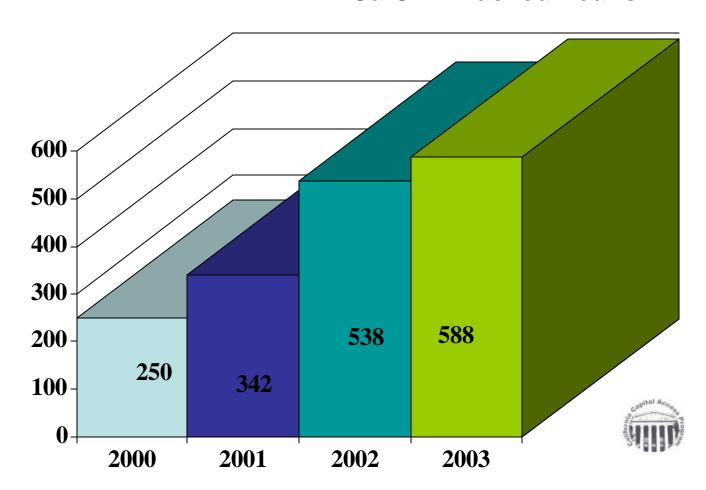


\$933 million in loans have been made to California small businesses.



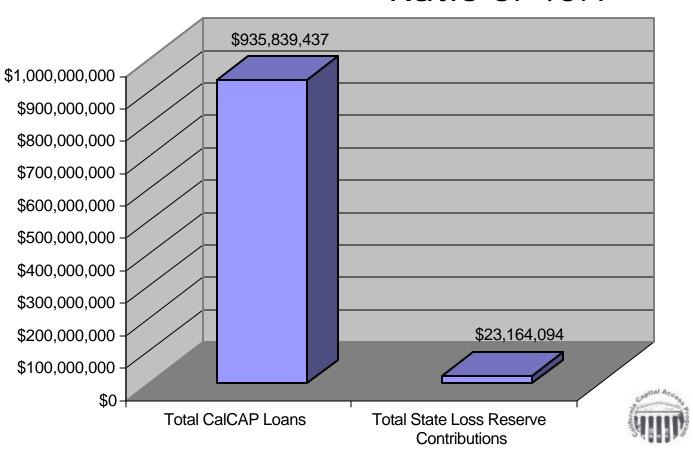
Annual Growth

CalCAP Backed Loans

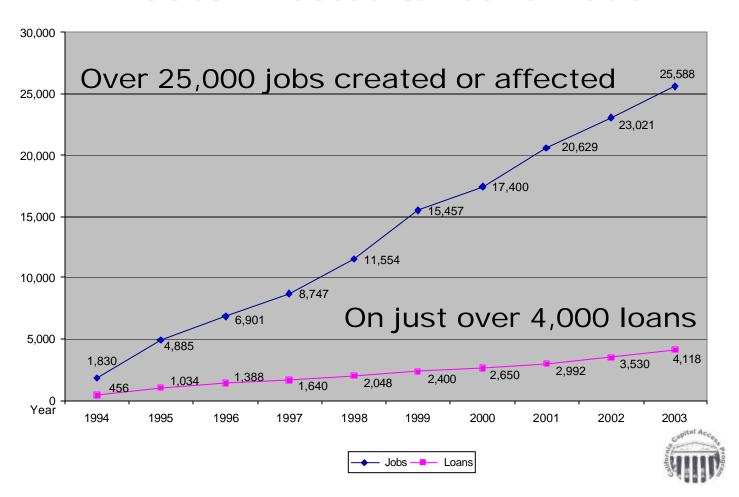


Leverage Ratio

Ratio of 40:1



Jobs Affected & Loans Made

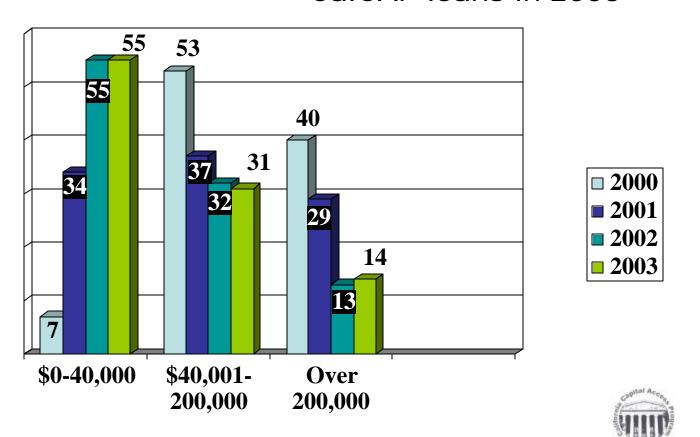


Microloans

Microloans (\$40,000 or less)

accounted for 55% of all

CalCAP loans in 2003



How it Works

CA Pollution Control Financing Authority

- Enrolls and monitors lenders
- Enrolls loans into CalCAP
- Processes claims for reimbursement

Participating Financial Institutions

- Work directly with the small business owners
- Underwrite and fund CalCAP backed loans

Small Business Owners

Get to work directly with the lending institution of their choice



California Capital Access Program for Small Businesses

- Not just a form of loan portfolio insurance for lenders
- CalCAP
 - Expands small business lending
 - Easy to use (most forms just one page)
 - Available statewide
 - Most small businesses qualify



Contact Info

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